

U S WEST COMMUNICATIONS
 1992 Actuarial Study of Expense
 Under SFAS No. 106

Table 92-1

DEVELOPMENT OF 1992 NET PERIODIC POSTRETIREMENT COST
(in millions)

(1)	Net Service Cost	\$	57.9
(2)	Interest Cost		
	(a) Service Cost	\$	57.9
	(b) APBO		3,038.2
	(c) Pay-As-You-Go		127.5
	(d) Interest @ 8.00%		242.1
(3)	Return on Plan Assets	\$	(41.7)
(4)	Amortization of Unfunded Liability		
	(a) Unfunded Liability	\$	2,659.0
	(b) Amortized over 17.3 Years		153.7
(5)	Net Periodic Postretirement Cost 1+2(d)-3+4(b)	\$	412.0
(6)	Estimated Pay-As-You-Go Expenses	\$	129.1
(7)	Incremental Cost	\$	282.9

U S WEST COMMUNICATIONS1992 ACTUARIAL STUDY OF EXPENSE UNDER SFAS No. 106SUMMARY OF PLAN PROVISIONS AS OF JANUARY 1, 1992

- | | |
|---|---|
| 1. <u>Eligibility Requirements For Benefits</u> | Employees who retire from active status, or following receipt of LTD benefit, with a service pension under the U S WEST Management Pension Plan or U S WEST Pension Plan. |
| 2. <u>Health Care Benefits</u> | <p>Generally same as provided under active medical and dental plans of retiree.</p> <p>Medicare payments coordinated on a benefits-less-benefits or carve-out approach.</p> <p>All Medicare-eligible retirees receive Part B premium reimbursement.</p> |
| 3. <u>Dependent Coverage</u> | Spouses and eligible dependents of retirees are covered under the health plans until the earlier of their death, or six months after the retiree's death. |
| 4. <u>Retiree Health Care Contribution</u> | None for those retiring before January 1, 1996. Retirees after December 31, 1995 assumed to contribute 50% of future cost increases. |
| 5. <u>Life Insurance Benefits</u> | One times annual pay, rounded up to next \$1,000, until age 65. Then benefit reduced by 10% per year until age 70. Ultimate benefit of 50% of final salary at age 70. |
| 6. <u>Retiree Life Insurance Contributions</u> | None. |

U S WEST COMMUNICATIONS1992 ACTUARIAL STUDY OF EXPENSE UNDER SFAS No. 106SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONSProjected Unit Credit Actuarial Cost Method (Service Allocation)

Projected benefits payable in the event of death, termination, disability, or retirement based on the applicable actuarial assumptions shown below were determined for all active participants. The projected benefits are allocated to each of the participant's years of service through the assumed occurrence of the applicable event in proportion to the rate that benefits accrue under the plan. The service cost is equal to the actuarial present value of the benefits allocated to the current year, and the projected benefit obligation is equal to the actuarial present value of the benefits allocated to years prior to the current year.

The projected benefit obligation for retired participants and their beneficiaries currently receiving benefits and active participants eligible to retire was determined as the actuarial present value of the benefits expected to be paid. No service costs are now payable with respect to these participants.

The actuarial assumptions are based on the exhibits shown in the last section of this report and are summarized below:

- | | |
|--|---|
| 1. Interest Rate | 8.00% |
| 2. Separation | Based on industry-wide experience
1975-78
(See Exhibit 1) |
| 3. Retirement | Based on industry-wide experience
1975-78
(See Exhibit 2) |
| 4. Mortality - Active Employees | Based on industry-wide experience
1975-78
(See Exhibit 3) |
| 5. Mortality - Service Pensioners | Based on industry-wide experience
1975-78
(See Exhibit 4) |
| 6. Percentage Of Qualified Beneficiaries | Based on industry-wide experience
1975-78
(See Exhibit 5) |

**U S WEST Communications
1992 Actuarial Study of Expense
Under SFAS No. 106**

**Table 92-3
(continued)**

7.	Starting 1992 Claim Costs	Developed from U S WEST claims analysis study (See Exhibit 6)
8.	Medical Cost Inflation Rate	1992 - 11% 1993 - 10.3% 1994 - 9.7% 1995 - 9% 1996-2000 - 8% 2001-2005 - 7% 2006+ - 6.25%
9.	Medicare Inflation Rate	1992 - 11% 1993 - 10.3% 1994 - 9.7% 1995 - 9% 1996-2000 - 8% 2001-2005 - 7% 2006+ - 6.25%
10.	Retiree Contributions (Applicable to employees retiring after 12/31/95)	50% of future medical cost increases after 1995

ANNUAL RATES OF SEPARATION BEFORE RETIREMENT -- MALE EMPLOYEES
MANAGEMENT

Service in Years t	Rates of Separation During Year t + 1 to t + 14 For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
0	.105	.105	.105	.102	.096	.091	.088	.089
1	.074	.072	.070	.066	.062	.059	.058	.059
2	.046	.045	.044	.042	.040	.037	.035	.036
3	.020	.026	.032	.032	.025	.025	.031	.031
4	.018	.019	.027	.025	.018	.020	.022	.026
5	.014	.016	.024	.021	.016	.016	.019	.022
6	.021	.014	.021	.018	.016	.015	.016	.020
7	.011	.013	.018	.016	.016	.013	.014	.024
8	.009	.011	.016	.015	.016	.013	.013	.028
9	.009	.010	.013	.014	.013	.011	.014	.032
10	.008	.008	.012	.013	.012	.010	.017	.036
11	.008	.008	.010	.011	.010	.009	.020	.040
12	.008	.008	.009	.009	.009	.010	.024	.046
13	.007	.007	.008	.008	.009	.012	.028	.052
14	.007	.007	.008	.007	.009	.014	.032	
15	.006	.006	.006	.006	.009	.017	.036	
16	.005	.005	.006	.006	.009	.020	.040	
17	.005	.005	.005	.006	.010	.024	.046	
18	.004	.004	.005	.006	.012	.028	.052	
19	.004	.004	.005	.007				
20	.004	.004	.005	.008				
21	.004	.004	.006	.009				
22	.004	.004	.006	.010				
23	.004	.004	.006	.012				
24	.004	.004						
25	.004	.005						
26	.004	.005						
27	.005	.006						
28	.005	.006						

ANNUAL RATES OF SEPARATION BEFORE RETIREMENT -- FEMALE EMPLOYEES

MANAGEMENT

Service in Years t	Rates of Separation During Year $t + \frac{1}{2}$ to $t + 1\frac{1}{2}$ Per Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
0	.095	.095	.094	.092	.088	.084	.080	.080
1	.083	.082	.077	.072	.068	.064	.064	.066
2	.070	.069	.065	.057	.047	.039	.033	.032
3	.058	.058	.056	.046	.029	.025	.027	.032
4	.050	.051	.052	.038	.020	.019	.021	.031
5	.042	.044	.047	.032	.017	.014	.016	.030
6	.040	.040	.042	.027	.015	.013	.014	.029
7	.040	.038	.031	.024	.015	.013	.013	.022
8	.039	.034	.024	.017	.015	.013	.013	.025
9	.036	.030	.021	.014	.014	.013	.013	.030
10	.034	.027	.018	.013	.014	.014	.014	.030
11	.030	.023	.016	.010	.013	.014	.015	.030
12	.026	.020	.016	.010	.011	.015	.016	.030
13	.023	.019	.015	.010	.010	.016	.016	.030
14	.020	.018	.014	.010	.009	.016	.020	
15	.017	.016	.013	.010	.010	.017	.022	
16	.013	.012	.012	.009	.011	.017	.023	
17	.011	.010	.010	.009	.011	.017	.024	
18	.009	.009	.009	.009	.012	.017	.027	
19	.007	.008	.009	.009				
20	.007	.008	.009	.010				
21	.007	.008	.009	.011				
22	.007	.007	.008	.011				
23	.007	.007	.008	.012				
24	.007	.007						
25	.007	.007						
26	.006	.007						
27	.006	.008						
28	.006	.008						

ANNUAL RATES OF SEPARATION BEFORE RETIREMENT -- MALE EMPLOYEES

NON-MANAGEMENT

Service in Years t	Rates of Separation During Year t + 1 to t + 14 For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
0	.198	.186	.158	.135	.120	.115	.117	.120
1	.121	.111	.087	.068	.053	.044	.045	.046
2	.079	.070	.056	.046	.042	.040	.039	.040
3	.059	.051	.037	.034	.029	.030	.030	.028
4	.040	.035	.026	.026	.021	.026	.026	.025
5	.029	.026	.019	.021	.017	.022	.022	.025
6	.023	.021	.016	.017	.013	.019	.020	.024
7	.020	.019	.015	.015	.012	.017	.019	.024
8	.017	.016	.013	.014	.011	.015	.018	.028
9	.014	.014	.012	.012	.011	.015	.018	.032
10	.012	.012	.011	.011	.010	.015	.020	.037
11	.010	.010	.010	.011	.010	.015	.026	.040
12	.009	.010	.009	.010	.011	.017	.029	.046
13	.009	.010	.009	.010	.011	.017	.030	.053
14	.009	.010	.008	.010	.012	.019	.032	
15	.009	.009	.008	.010	.012	.020	.036	
16	.008	.008	.008	.010	.013	.022	.040	
17	.007	.008	.008	.009	.013	.025	.046	
18	.007	.008	.008	.009	.013	.028	.053	
19	.006	.008	.008	.010				
20	.006	.008	.008	.011				
21	.006	.008	.008	.011				
22	.006	.008	.008	.011				
23	.006	.008	.008	.012				
24	.007	.008						
25	.007	.008						
26	.008	.008						
27	.008	.008						
28	.008	.008						

ANNUAL RATES OF SEPARATION BEFORE RETIREMENT -- FEMALE EMPLOYEES

NON-MANAGEMENT

Service in Years t	Rates of Separation During Year $t + \frac{1}{2}$ to $t + 1\frac{1}{2}$ For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
0	.208	.194	.164	.136	.113	.096	.087	.088
1	.148	.139	.115	.094	.075	.063	.057	.061
2	.116	.107	.087	.067	.051	.039	.032	.034
3	.079	.081	.072	.056	.040	.034	.035	.032
4	.071	.071	.058	.045	.033	.031	.030	.032
5	.066	.066	.048	.037	.029	.029	.029	.031
6	.062	.057	.044	.029	.026	.027	.028	.031
7	.057	.050	.037	.025	.024	.025	.028	.031
8	.053	.046	.030	.023	.022	.024	.028	.033
9	.049	.042	.026	.023	.022	.024	.028	.033
10	.044	.039	.026	.022	.022	.023	.028	.035
11	.040	.035	.026	.022	.021	.023	.028	.041
12	.035	.031	.024	.022	.021	.023	.028	.046
13	.031	.027	.022	.022	.021	.023	.028	.055
14	.029	.026	.020	.022	.021	.022	.030	
15	.026	.024	.020	.022	.021	.021	.030	
16	.022	.021	.020	.021	.020	.021	.030	
17	.020	.020	.020	.020	.020	.020	.030	
18	.018	.018	.020	.020	.018	.020	.030	
19	.018	.018	.019	.020				
20	.017	.018	.019	.020				
21	.017	.018	.018	.018				
22	.016	.017	.017	.016				
23	.016	.016	.016	.017				
24	.015	.015						
25	.015	.015						
26	.015	.015						
27	.014	.015						
28	.013	.014						

ANNUAL RATES OF RETIREMENT ON SERVICE PENSION -- MALE EMPLOYEES

MANAGEMENT

Service in Years t	Rates of Separation During Year $t + 1$ to $t + 14$ For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
14								.5000
15								.3000
16								.3000
17								.3000
18								.3000
19					.0600	.0860	.5000	.9903
20					.0360	.0500	.3000	
21					.0320	.1350	.3000	
22					.0340	.2110	.3000	
23					.0410	.1680	.3000	
24			.0160	.0310	.0630	.5000	.9903	
25			.0150	.0260	.0720	.3000		
26			.0160	.0340	.1860	.3000		
27			.0180	.0460	.2610	.3000		
28			.0210	.0610	.2180	.3000		
29	.0130	.0130	.0340	.0970	.5000	.9903		
30	.0120	.0130	.0410	.1260	.3000			
31	.0120	.0180	.0480	.2350	.3000			
32	.0120	.0220	.0630	.3070	.3000			
33	.0140	.0240	.0810	.2640	.3000			
34	.0150	.0530	.1170	.5000	.9903			
35	.0160	.0620	.1610	.3000				
36	.0190	.0710	.2700	.3000				
37	.0240	.0900	.3400	.3000				
38	.0270	.1100	.2890	.3000				
39	.0740	.1480	.5000	.9903				
40	.0850	.1960	.3000					
41	.0950	.3030	.3000					
42	.1140	.3620	.3000					
43	.1420	.2970	.3000					
44	.1800	.5000	.9903					
45	.2200	.3000						
46	.3260	.3000						
47	.3740	.3000						
48	.3030	.3000						
49	.5000	.9903						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9903							

ANNUAL RATES OF RETIREMENT ON SERVICE PENSION -- FEMALE EMPLOYEES

MANAGEMENT

Service in Years t	Rates of Separation During Year $t + \frac{1}{2}$ to $t + 1\frac{1}{2}$ For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
14								.5000
15								.3000
16								.3000
17								.3000
18								.3000
19					.1800	.3540	.5000	.9949
20					.1260	.1360	.3000	
21					.1260	.2850	.3000	
22					.1290	.3240	.3000	
23					.1330	.2700	.3000	
24			.0160	.1040	.1340	.5000	.9949	
25			.0400	.0960	.1460	.3000		
26			.0420	.1210	.2870	.3000		
27			.0460	.1290	.3270	.3000		
28			.0470	.1310	.2770	.3000		
29	.0400	.0450	.0690	.1390	.5000	.9949		
30	.0290	.0320	.0790	.1610	.3000			
31	.0340	.0400	.1010	.2900	.3000			
32	.0380	.0440	.1230	.3350	.3000			
33	.0460	.0460	.1340	.2920	.3000			
34	.0490	.0930	.1520	.5000	.9949			
35	.0520	.1010	.1810	.3000				
36	.0540	.1200	.3000	.3000				
37	.0560	.1320	.3490	.3000				
38	.0590	.1360	.3150	.3000				
39	.1030	.1640	.5000	.9949				
40	.1160	.2040	.3000					
41	.1290	.3200	.3000					
42	.1350	.3750	.3000					
43	.1450	.3440	.3000					
44	.1740	.5000	.9949					
45	.2120	.3000						
46	.3490	.3000						
47	.3980	.3000						
48	.3680	.3000						
49	.5000	.9949						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9949							

ANNUAL RATES OF RETIREMENT ON SERVICE PENSION -- MALE EMPLOYEES

NON-MANAGEMENT

Service in Years t	Rates of Separation During Year t + 1 to t + 14 For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
14								.5000
15								.3000
16								.3000
17								.3000
18								.3000
19					.0550	.0900	.5000	.9903
20					.0420	.0650	.3000	
21					.0300	.2090	.3000	
22					.0330	.2790	.3000	
23					.0410	.2060	.3000	
24			.0160	.0330	.0440	.5000	.9903	
25			.0150	.0260	.0560	.3000		
26			.0160	.0280	.2270	.3000		
27			.0170	.0360	.2930	.3000		
28			.0190	.0430	.2200	.3000		
29	.0210	.0230	.0320	.0500	.5000	.9903		
30	.0180	.0195	.0390	.0700	.3000			
31	.0195	.0270	.0430	.2540	.3000			
32	.0210	.0345	.0460	.3190	.3000			
33	.0225	.0390	.0540	.2350	.3000			
34	.0255	.0460	.0670	.5000	.9903			
35	.0270	.0530	.0880	.3000				
36	.0315	.0590	.2850	.3000				
37	.0375	.0640	.3540	.3000				
38	.0405	.0730	.2520	.3000				
39	.0520	.0910	.5000	.9903				
40	.0580	.1080	.3000					
41	.0620	.3300	.3000					
42	.0680	.3930	.3000					
43	.0790	.2720	.3000					
44	.0980	.5000	.9903					
45	.1160	.3000						
46	.3510	.3000						
47	.4110	.3000						
48	.2830	.3000						
49	.5000	.9903						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9903							

ANNUAL RATES OF RETIREMENT ON SERVICE PENSION -- FEMALE EMPLOYEES

NON-MANAGEMENT

Service in Years t	Rates of Separation During Year t + 1 to t + 14 For Employees Entering Service at Specimen Ages							
	15	20	25	30	35	40	45	50
14								.5000
15								.3000
16								.3000
17								.3000
18								.3000
19					.1830	.2500	.5000	.9949
20					.1090	.1260	.3000	
21					.0950	.2840	.3000	
22					.0950	.3030	.3000	
23					.0980	.2640	.3000	
24			.0900	.1300	.1070	.5000	.9949	
25			.0510	.0850	.1100	.3000		
26			.0520	.0900	.2880	.3000		
27			.0550	.0950	.3100	.3000		
28			.0580	.1000	.2700	.3000		
29	.0600	.0780	.0800	.1110	.5000	.9949		
30	.0510	.0550	.0870	.1160	.3000			
31	.0510	.0650	.0930	.2960	.3000			
32	.0530	.0700	.0990	.3220	.3000			
33	.0590	.0830	.1050	.2790	.3000			
34	.0650	.0990	.1180	.5000	.9949			
35	.0710	.1040	.1260	.3000				
36	.0790	.1100	.3120	.3000				
37	.0860	.1140	.3460	.3000				
38	.0960	.1200	.2930	.3000				
39	.1170	.1320	.5000	.9949				
40	.1160	.1430	.3000					
41	.1210	.3400	.3000					
42	.1270	.3810	.3000					
43	.1330	.3120	.3000					
44	.1460	.5000	.9949					
45	.1550	.3000						
46	.3660	.3000						
47	.4080	.3000						
48	.3280	.3000						
49	.5000	.9949						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9949							

ANNUAL RATES OF MORTALITY AMONG ACTIVE EMPLOYEES

MANAGEMENT

Age x	Rates of Mortality During Year of Age x + 1 to x + 14		Age x	Rates of Mortality During Year of Age x + 1 to x + 14	
	Male	Female		Male	Female
16	0.0011	0.0003	64	0.0154	0.0074
17	0.0011	0.0003	65	0.0165	0.0080
18	0.0011	0.0003	66	0.0177	0.0086
19	0.0011	0.0003	67	0.0190	0.0093
20	0.0010	0.0003	68	0.0202	0.0101
21	0.0010	0.0003	69	0.0215	0.0110
22	0.0009	0.0003	70	0.0275	0.0124
23	0.0009	0.0004	71	0.0313	0.0153
24	0.0008	0.0004	72	0.0353	0.0187
25	0.0008	0.0004	73	0.0394	0.0221
26	0.0008	0.0004	74	0.0447	0.0268
27	0.0008	0.0004	75	0.0506	0.0304
28	0.0008	0.0004	76	0.0568	0.0356
29	0.0007	0.0005	77	0.0630	0.0410
30	0.0007	0.0005	78	0.0680	0.0450
31	0.0007	0.0006	79	0.0750	0.0500
32	0.0007	0.0006	80	0.0810	0.0550
33	0.0007	0.0007	81	0.0880	0.0600
34	0.0007	0.0007	82	0.0970	0.0660
35	0.0008	0.0008	83	0.1070	0.0730
36	0.0008	0.0008	84	0.1180	0.0800
37	0.0009	0.0008	85	0.1300	0.0880
38	0.0011	0.0009	86	0.1430	0.0970
39	0.0012	0.0009	87	0.1560	0.1060
40	0.0013	0.0010	88	0.1690	0.1170
41	0.0015	0.0010	89	0.1820	0.1270
42	0.0016	0.0011	90	0.1950	0.1390
43	0.0018	0.0012	91	0.2080	0.1510
44	0.0021	0.0013	92	0.2220	0.1650
45	0.0024	0.0015	93	0.2340	0.1800
46	0.0027	0.0017	94	0.2490	0.1970
47	0.0030	0.0019	95	0.2650	0.2160
48	0.0034	0.0021	96	0.2820	0.2370
49	0.0038	0.0022	97	0.3000	0.2580
50	0.0041	0.0024	98	0.3190	0.2800
51	0.0045	0.0025	99	0.3400	0.3050
52	0.0050	0.0026	100	0.3630	0.3320
53	0.0055	0.0027	101	0.3880	0.3610
54	0.0061	0.0030	102	0.4150	0.3940
55	0.0068	0.0033	103	0.4470	0.4300
56	0.0075	0.0037	104	0.4860	0.4870
57	0.0083	0.0040	105	0.5340	0.5190
58	0.0092	0.0044	106	0.5930	0.5750
59	0.0102	0.0049	107	0.6670	0.6400
60	0.0111	0.0053	108	0.7560	0.7170
61	0.0121	0.0058	109	0.8640	0.8060
62	0.0132	0.0063	110	1.0000	1.0000
63	0.0143	0.0068			

ANNUAL RATES OF MORTALITY AMONG ACTIVE EMPLOYEES
NON-MANAGEMENT

Age x	Rates of Mortality During Year of Age x + 1 to x + 14		Age x	Rates of Mortality During Year of Age x + 1 to x + 14	
	Male	Female		Male	Female
16	0.0011	0.0003	64	0.0154	0.0074
17	0.0011	0.0003	65	0.0165	0.0080
18	0.0011	0.0003	66	0.0177	0.0086
19	0.0011	0.0003	67	0.0190	0.0093
20	0.0010	0.0003	68	0.0202	0.0101
21	0.0010	0.0003	69	0.0215	0.0110
22	0.0009	0.0003	70	0.0227	0.0124
23	0.0009	0.0004	71	0.0313	0.0153
24	0.0008	0.0004	72	0.0353	0.0187
25	0.0008	0.0004	73	0.0394	0.0221
26	0.0008	0.0004	74	0.0447	0.0268
27	0.0008	0.0004	75	0.0506	0.0304
28	0.0008	0.0004	76	0.0568	0.0356
29	0.0007	0.0005	77	0.0630	0.0410
30	0.0007	0.0005	78	0.0680	0.0450
31	0.0007	0.0006	79	0.0750	0.0500
32	0.0007	0.0006	80	0.0810	0.0550
33	0.0007	0.0007	81	0.0880	0.0600
34	0.0007	0.0007	82	0.0970	0.0660
35	0.0008	0.0008	83	0.1070	0.0730
36	0.0008	0.0008	84	0.1180	0.0800
37	0.0009	0.0008	85	0.1300	0.0880
38	0.0011	0.0009	86	0.1430	0.0970
39	0.0012	0.0009	87	0.1560	0.1060
40	0.0013	0.0010	88	0.1690	0.1170
41	0.0015	0.0010	89	0.1820	0.1270
42	0.0016	0.0011	90	0.1950	0.1390
43	0.0018	0.0012	91	0.2080	0.1510
44	0.0021	0.0013	92	0.2220	0.1650
45	0.0024	0.0015	93	0.2340	0.1800
46	0.0027	0.0017	94	0.2490	0.1970
47	0.0030	0.0019	95	0.2650	0.2160
48	0.0034	0.0021	96	0.2820	0.2370
49	0.0038	0.0022	97	0.3000	0.2580
50	0.0041	0.0024	98	0.3190	0.2800
51	0.0045	0.0025	99	0.3400	0.3050
52	0.0050	0.0026	100	0.3630	0.3320
53	0.0055	0.0027	101	0.3880	0.3610
54	0.0061	0.0030	102	0.4150	0.3940
55	0.0068	0.0033	103	0.4470	0.4300
56	0.0075	0.0037	104	0.4860	0.4870
57	0.0083	0.0040	105	0.5340	0.5190
58	0.0092	0.0044	106	0.5930	0.5750
59	0.0102	0.0049	107	0.6670	0.6400
60	0.0111	0.0053	108	0.7560	0.7170
61	0.0121	0.0058	109	0.8640	0.8060
62	0.0132	0.0063	110	1.0000	1.0000
63	0.0143	0.0068			

ANNUAL RATES OF MORTALITY FOR SERVICE PENSIONERS

MANAGEMENT

Age x	Rates of Mortality During Year of Age x to x + 1		Age x	Rates of Mortality During Year of Age x to x + 1	
	Male	Female		Male	Female
45	.062	.023	78	.068	.045
46	.056	.021	79	.075	.050
47	.052	.019	80	.081	.055
48	.047	.018	81	.088	.060
49	.043	.016	82	.097	.066
50	.039	.015	83	.107	.073
51	.035	.014	84	.118	.080
52	.031	.012	85	.130	.088
53	.028	.012	86	.143	.097
54	.025	.012	87	.156	.106
55	.023	.011	88	.169	.117
56	.022	.011	89	.182	.127
57	.022	.011	90	.195	.139
58	.022	.011	91	.208	.151
59	.022	.011	92	.222	.165
60	.022	.012	93	.234	.180
61	.023	.012	94	.249	.197
62	.024	.012	95	.265	.216
63	.024	.013	96	.282	.237
64	.025	.013	97	.300	.258
65	.025	.014	98	.319	.280
66	.026	.014	99	.340	.305
67	.027	.015	100	.363	.332
68	.029	.016	101	.388	.361
69	.031	.018	102	.415	.394
70	.034	.019	103	.447	.430
71	.037	.022	104	.486	.472
72	.040	.025	105	.534	.519
73	.043	.027	106	.593	.575
74	.048	.031	107	.667	.640
75	.053	.033	108	.756	.717
76	.058	.037	109	.864	.806
77	.063	.041	110	.999	.999

ANNUAL RATES OF MORTALITY FOR SERVICE PENSIONERS

NON-MANAGEMENT

Age x	Rates of Mortality During Year of Age x to x + 1		Age x	Rates of Mortality During Year of Age x to x + 1	
	Male	Female		Male	Female
45	.062	.023	78	.068	.045
46	.056	.021	79	.075	.050
47	.052	.019	80	.081	.055
48	.047	.018	81	.088	.060
49	.043	.016	82	.097	.066
50	.039	.015	83	.107	.073
51	.035	.014	84	.118	.080
52	.031	.012	85	.130	.088
53	.028	.012	86	.143	.097
54	.025	.012	87	.156	.106
55	.023	.011	88	.169	.117
56	.022	.011	89	.182	.127
57	.022	.011	90	.195	.139
58	.022	.011	91	.208	.151
59	.022	.011	92	.222	.165
60	.022	.012	93	.234	.180
61	.023	.012	94	.249	.197
62	.024	.012	95	.265	.216
63	.024	.013	96	.282	.237
64	.025	.013	97	.300	.258
65	.025	.014	98	.319	.280
66	.026	.014	99	.340	.305
67	.027	.015	100	.363	.332
68	.029	.016	101	.388	.361
69	.031	.018	102	.415	.394
70	.034	.019	103	.447	.430
71	.037	.022	104	.486	.472
72	.040	.025	105	.534	.519
73	.043	.027	106	.593	.575
74	.048	.031	107	.667	.640
75	.053	.033	108	.756	.717
76	.058	.037	109	.864	.806
77	.063	.041	110	.999	.999

**WAGE SCALE INDICES -- MALE EMPLOYEES
MANAGEMENT**

Service in Years t	Wage Scale Indices at 5 + $\frac{1}{2}$ for Employees Entering Service at Specimen Ages								
	18	20	25	30	35	40	45	50	55
0	.0634	.0929	.1505	.1996	.2701	.3391	.4049	.4896	.5837
1	.0776	.1130	.1778	.2288	.2955	.3618	.4288	.5156	.6129
2	.0941	.1346	.2043	.2553	.3191	.3835	.4515	.5403	.6411
3	.1108	.1548	.2278	.2788	.3408	.4043	.4741	.5641	.6686
4	.1281	.1742	.2486	.3000	.3606	.4245	.4964	.5878	.6967
5	.1450	.1916	.2662	.3192	.3797	.4440	.5182	.6119	.7253
6	.1614	.2007	.2825	.3371	.3979	.4631	.5400	.6364	.7536
7	.1764	.2227	.2974	.3539	.4158	.4825	.5621	.6618	.7830
8	.1896	.2358	.3111	.3695	.4333	.5013	.5840	.6876	.8127
9	.2018	.2481	.3245	.3846	.4502	.5204	.6062	.7137	.8428
10	.2133	.2600	.3381	.3996	.4673	.5402	.6293	.7409	.8731
11	.2242	.2717	.3516	.4148	.4846	.5602	.6525	.7675	.9037
12	.2347	.2833	.3654	.4306	.5025	.5809	.6767	.7952	.9353
13	.2450	.2950	.3792	.4465	.5206	.6018	.7010	.8230	.9671
14	.2553	.3071	.3933	.4630	.5394	.6235	.7263	.8518	1.0000
15	.2658	.3193	.4074	.4797	.5583	.6453	.7517	.8808	
16	.2764	.3321	.4221	.4970	.5778	.6679	.7780	.9098	
17	.2872	.3451	.4369	.5144	.5969	.6899	.8037	.9389	
18	.2984	.3585	.4522	.5324	.6166	.7127	.8302	.9690	
19	.3100	.3721	.4680	.5505	.6369	.7362	.8576	1.0000	
20	.3218	.3859	.4839	.5686	.6573	.7598	.8850		
21	.3340	.4002	.5003	.5874	.6783	.7841	.9134		
22	.3467	.4150	.5174	.6068	.7000	.8092	.9426		
23	.3592	.4299	.5344	.6262	.7217	.8342	.9709		
24	.3721	.4454	.5515	.6456	.7441	.8601	1.0000		
25	.3855	.4614	.5692	.6656	.7672	.8868			
26	.3994	.4781	.5874	.6863	.7909	.9143			
27	.4138	.4948	.6062	.7075	.8155	.9426			
28	.4283	.5116	.6250	.7288	.8399	.9709			
29	.4433	.5290	.6444	.7506	.8651	1.0000			
30	.4588	.5470	.6643	.7731	.8911				
31	.4748	.5656	.6849	.7963	.9178				
32	.4910	.5843	.7055	.8194	.9444				
33	.5077	.6035	.7266	.8432	.9718				
34	.5249	.6235	.7484	.8677	1.0000				
35	.5428	.6440	.7709	.8928					
36	.5612	.6653	.7940	.9187					
37	.5803	.6872	.8178	.9453					
38	.6000	.7099	.8424	.9728					
39	.6198	.7326	.8668	1.0000					
40	.6403	.7561	.8919						
41	.6614	.7803	.9178						
42	.6833	.8052	.9444						
43	.7058	.8310	.9718						
44	.7291	.8576	1.0000						
45	.7532	.8850							
46	.7773	.9125							
47	.8021	.9408							
48	.8278	.9699							
49	.8543	1.0000							
50	.8816								
51	.9098								
52	.9389								
53	.9690								
54	1.0000								

**WAGE SCALE INDICES -- FEMALE EMPLOYEE
MANAGEMENT**

Service in Years +	Wage Scale Indices at 5 + 1 for Employees Entering Service at Specimen Ages								
	15	20	25	30	35	40	45	50	55
0	.0627	.0853	.1197	.1552	.2031	.2547	.3159	.3894	.4764
1	.0722	.0979	.1362	.1747	.2266	.2812	.3472	.4272	.5226
2	.0818	.1105	.1524	.1938	.2490	.3076	.3788	.4647	.5686
3	.0911	.1230	.1686	.2124	.2707	.3334	.4095	.5015	.6130
4	.1002	.1348	.1836	.2302	.2916	.3581	.4390	.5361	.6547
5	.1095	.1468	.1984	.2472	.3117	.3821	.4675	.5688	.6939
6	.1189	.1587	.2123	.2631	.3304	.4046	.4946	.6000	.7307
7	.1285	.1701	.2249	.2781	.3485	.4265	.5204	.6294	.7651
8	.1384	.1812	.2368	.2925	.3663	.4474	.5448	.6578	.7972
9	.1485	.1922	.2486	.3066	.3835	.4680	.5688	.6854	.8291
10	.1589	.2036	.2608	.3207	.4008	.4881	.5921	.7135	.8614
11	.1694	.2152	.2731	.3351	.4180	.5081	.6158	.7413	.8941
12	.1798	.2268	.2856	.3498	.4360	.5289	.6404	.7702	.9281
13	.1900	.2381	.2985	.3649	.4543	.5501	.6654	.8003	.9634
14	.2001	.2496	.3116	.3806	.4734	.5721	.6914	.8315	1.0000
15	.2103	.2613	.3250	.3969	.4928	.5950	.7183	.8639	
16	.2206	.2731	.3390	.4140	.5130	.6188	.7463	.8976	
17	.2312	.2851	.3532	.4310	.5335	.6429	.7747	.9308	
18	.2423	.2976	.3681	.4487	.5549	.6680	.8041	.9653	
19	.2534	.3104	.3831	.4666	.5760	.6934	.8339	1.0000	
20	.2651	.3238	.3989	.4853	.5978	.7197	.8647		
21	.2770	.3377	.4152	.5047	.6206	.7471	.8967		
22	.2892	.3519	.4318	.5249	.6441	.7754	.9299		
23	.3016	.3666	.4491	.5459	.6686	.8049	.9643		
24	.3143	.3820	.4670	.5677	.6940	.8355	1.0000		
25	.3275	.3981	.4857	.5904	.7204	.8672			
26	.3413	.4144	.5052	.6140	.7478	.8993			
27	.3553	.4310	.5249	.6380	.7754	.9317			
28	.3695	.4478	.5453	.6628	.8041	.9653			
29	.3842	.4653	.5666	.6887	.8339	1.0000			
30	.3992	.4834	.5887	.7149	.8647				
31	.4148	.5023	.6117	.7420	.8967				
32	.4310	.5218	.6355	.7702	.9299				
33	.4478	.5422	.6603	.7995	.9643				
34	.4653	.5633	.6860	.8299	1.0000				
35	.4834	.5853	.7128	.8614					
36	.5023	.6081	.7406	.8941					
37	.5218	.6318	.7695	.9281					
38	.5422	.6565	.7995	.9643					
39	.5633	.6821	.8299	1.0000					
40	.5853	.7087	.8614						
41	.6081	.7363	.8941						
42	.6318	.7651	.9281						
43	.6565	.7949	.9634						
44	.6821	.8259	1.0000						
45	.7087	.8581							
46	.7363	.8916							
47	.7651	.9263							
48	.7949	.9625							
49	.8259	1.0000							
50	.8581								
51	.8916								
52	.9263								
53	1.0000								

WAGE SCALE INDICES -- MALE AND FEMALE EMPLOYEES

NON-MANAGEMENT

Wage Scale Indices at t + 1					
Service in Years t	Male	Female	Service in Years t	Male	Female
0	.1334	.1107	28	.3518	.3518
1	.1361	.1153	29	.3662	.3662
2	.1390	.1200	30	.3812	.3812
3	.1420	.1249	31	.3969	.3969
4	.1453	.1301	32	.4131	.4131
5	.1488	.1354	33	.4301	.4301
6	.1552	.1418	34	.4477	.4477
7	.1606	.1483	35	.4661	.4661
8	.1662	.1549	36	.4852	.4852
9	.1720	.1619	37	.5051	.5051
10	.1781	.1690	38	.5258	.5258
11	.1843	.1763	39	.5473	.5473
12	.1907	.1839	40	.5698	.5698
13	.1974	.1916	41	.5931	.5931
14	.2045	.1997	42	.6174	.6174
15	.2119	.2081	43	.6427	.6427
16	.2197	.2168	44	.6691	.6691
17	.2276	.2259	45	.6965	.6965
18	.2361	.2354	46	.7251	.7251
19	.2453	.2450	47	.7548	.7548
20	.2551	.2551	48	.7858	.7858
21	.2655	.2655	49	.8180	.8180
22	.2764	.2764	50	.8515	.8515
23	.2878	.2878	51	.8864	.8864
24	.2996	.2996	52	.9228	.9228
25	.3118	.3118	53	.9606	.9606
26	.3246	.3246	54	1.0000	1.0000
27	.3379	.3379			

U S WEST Communications
1992 Actuarial Study of Expense
Under SFAS No. 106

Exhibit 6

Age	Medical	Dental	Part B Premiums
< 55	2,496	224	0
55 - 59	2,759	219	0
60 - 64	2,990	214	0
65 - 69	1,133	205	382
70 - 74	1,131	200	382
75 - 79	1,129	195	382
80 - 84	1,127	190	382
85 +	1,125	186	382

ATTACHMENT 12

Agreement between

USWEST[®]
COMMUNICATIONS 



Communications Workers of America
and
U S WEST Communications, Inc.
Market and Service Units

Effective August 16, 1992

ARTICLE 29
EFFECTIVE DATE OF AGREEMENT AND DURATION

Section 29.1 The provisions of this Contract will become effective August 16, 1992, except as otherwise specified herein and will continue in effect until 11:59 p.m. MDT, August 12, 1995, unless extended by mutual agreement.

Section 29.2 Negotiations on a new Contract will begin not earlier than sixty (60) days prior to such termination; provided, however, that this limitation will not preclude prenegotiation conferences at the request of either party. It is the intention of the parties, with respect to the collective bargaining of future replacing Agreements, to conduct their negotiations thereon in such a manner as to reach a new Agreement on or before the termination date of this present Agreement.

Section 29.3 The Company will provide a copy of this Contract to each employee upon the employee's request.

IN WITNESS WHEREOF, the Union and the Company have caused this Agreement dated August 16, 1992, to be executed by their authorized representatives.

**COMMUNICATIONS WORKERS
OF AMERICA**

SIGNED: Thomas J. Burns
SIGNED: LeRoy Christensen
SIGNED: Annie Hill
SIGNED: Freda T. McGrath
SIGNED: Miriam B. Tyson
SIGNED: Joe Gosiger
SIGNED: Bruce McDowell

U S WEST COMMUNICATIONS, INC.

SIGNED: R. D. Sanders
SIGNED: Mary Ferguson LaFave
SIGNED: DeAnna Simmons
SIGNED: Karen L. Graves
SIGNED: P. J. Walker
SIGNED: Rachel F. Lujan
SIGNED: T. E. Armstrong

ADDENDUM 1

BENEFITS

Subject to the following amendments agreed upon and outlined below, the U S WEST Pension Plan, the U S WEST Savings and Security Plan (ESOP), U S WEST Health Care Plan, U S WEST Long Term Care Plan, the U S WEST Disability Plans and the U S WEST Group Life Insurance Plan shall continue as in effect immediately prior to this Agreement.

PENSION BENEFITS

Section A1.1 Effective August 16, 1992, for all covered employees retiring or terminating employment on or after August 16, 1992, and for employees who retired under the Enhanced Retirement Offer ("ERO") prior to August 16, 1992, the U S WEST Pension Plan will be amended for all pension bands to be increased 13%. (See Table 1).

Effective August 16, 1992, the U S WEST Pension Plan will be amended to provide three (3) new pension bands: 107(A), 106(A) and 105(A), for all covered employees on wage scale ten (10) retiring or terminating employment on or after August 16, 1992, and for those employees on wage scale ten (10) who retired under ERO prior to August 16, 1992. Effective August 16, 1992, such new pension bands shall reflect a two percent (2%) increase over pension bands 107, 106 and 105, respectively.

Section A1.2 Effective for all employees retiring on or after May 1, 1993, the supplemental monthly pension benefit will be calculated using the greater of the supplemental payments received during (a) the three (3) calendar years preceding the retirement date, or (b) the thirty six (36) month period beginning May 1, 1990, and ending April 30, 1993. All other provisions pertaining to the calculation of the supplemental monthly pension benefit will remain unchanged.

Section A1.3 Effective March 1, 1993, freeze death benefit based on current pay for all active employees and eliminate death benefit for all employees hired on or after that date.

Section A1.4 The Company will have the discretion to merge the U S WEST Pension Plan (hereinafter referred to as the "Occupational Pension Plan") and the

U S WEST Management Pension Plan (hereinafter referred to as the "Management Pension Plan") into a single plan (hereinafter referred to as the "Merged Pension Plan"). In the event of such a merger, the assets and the liabilities of the Occupational Pension Plan and the Management Pension Plan will be combined; the merged account will be available to fund the benefits for all participants in the Merged Pension Plan. Except for band changes and other pension plan provisions (including provisions pertaining to the death benefit) negotiated in 1992 bargaining, there will be no changes in the Occupational Pension Plan benefit schedules or other provisions in existence prior to the effective date of any such merger. All plan participants in the Occupational Pension Plan and the Management Pension Plan at the time of any such merger will be entitled to receive a pension benefit after the merger that is equal to or greater than the benefit such participant would have been entitled to receive immediately before the merger. In the event of a merger, the Company will retain total discretion to unilaterally amend provisions and determine benefit schedules applicable to management (salaried) employees.

SAVINGS PLAN

Section A1.5 Effective January 1, 1993, unless another date is otherwise specified below, amend the U S WEST Savings and Security Plan/ESOP ("Plan") as follows:

- (1) Participants' account balances will be valued twice monthly (15th and last day of the month).
- (2) Increase to three (3) the number of voluntary suspensions permitted per Plan year and reduce the minimum suspension term to one (1) month; eliminate the disability suspension.
- (3) Permit participants to change future investment direction once per month and to designate future investment direction in one percent (1%) increments.
- (4) Add to the investment options for employee contributions a U.S. Stock Fund, an International Stock Fund and a Global Assets Fund. Any time after twenty-four (24) months from implementation, the Employees' Benefit Committee may, in its discretion, terminate one (1) or more of these funds.